

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION		
	A	Palladium MYG	Multi-Year Guarantee	3 YEARS	Yes	4.55% Year 4.65% ≥ \$100K, 4.80% ≥ \$250K	4.55%, 4.65%, 4.80%	4.90%, 5.00%, 5.15%	0-90	1.50% (0-80)		
				5 YEARS		5.30% Year 1, 5.40% ≥ \$100K, 5.55% ≥ \$250K	5.30%, 5.40%, 5.55%	5.30%, 5.40%, 5.55%		2.50% (0-80)		
				6 YEARS		5.20% Year 1, 5.30% ≥ \$100K, 5.45% ≥ \$250K	5.20%, 5.30%, 5.45%	5.20%, 5.30%, 5.45%		2.50% (0-80)		
				7 YEARS		5.30% Year 1, 5.40% ≥ \$100K, 5.55% ≥ \$250K	5.30%, 5.40%, 5.55%	5.30%, 5.40%, 5.55%		2.75% (0-80)		
				10 YEARS		5.10% Year 1, 5.20% ≥ \$100K, 5.35% ≥ \$250K	5.10%, 5.20%, 5.35%	5.10%, 5.20%, 5.35%		3.00% (0-80)		
		Century Plus	Annual Rate	10 YEARS	Yes	9.00%, or 9.10% ≥ \$100K	(1.00% minimum)	6.85% Guaranteed Income Rollup	0-80	5.00% (0-75)		
		WQ Citadel 5 Diamond	Annual Rate	5 YEARS	No	5.45% Year 1, Add 0.10%/yr ≥ \$100K	4.45% Year 2 (1.00% minimum)		0-85	3.00% (0-80)		
WQ Citadel 7 Diamond	Annual Rate	7 YEARS	No	6.50% Year 1, Add 0.10%/yr ≥ \$100K	4.50% Year 2 (1.00% minimum)		0-85	3.50% (0-80)				
	A++	Eleos-MVA	Multi-Year Guarantee	5 YEARS	Yes	5.25%	5.25%	5.25%	0-85	2.50% (0-75)		
		Apollo-MVA	Annual Rate	7 YEARS	Yes	6.80% Year 1 (4.80% base rate)	1.00% minimum		0-85	4.00% (0-75)		
		Reliance Guarantee	Multi-Year Guarantee	5 YEARS	Yes	5.25%	5.25%	5.25%	0-85	2.50% (0-75)		
				7 YEARS		5.25%	5.25%	5.25%	3.50% (0-75)			
				10 YEARS		4.95%	4.95%	4.95%	5.00% (0-75)			
	A+	Ultra-Premier	Multi-Year Guarantee	5 YEARS	Yes	5.00%	5.00%	5.00%	0-89	3.00% (0-75)		
				7 YEARS		5.10%	5.10%	5.10%				
		Ultra-Secure Plus	Multi-Year Guarantee	5 YEARS	Yes	4.50%, 4.65% ≥ \$50K	Built-In Return of Premium	4.50%, 4.65%	4.50%, 4.65%	0-89	4.00% (0-75)	
				7 YEARS		4.65%, 4.80% ≥ \$50K	4.65%, 4.80%	4.65%, 4.80%	0-88			
Bonus Flexible Annuity	Annual Rate	8 YEARS	No	5.35%, 5.50% ≥ \$50K		Current Base Rate 4.35%		0-89	4.00% (0-80)			
	A	Focused Growth Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.80%, 4.90% ≥ \$100K	4.80%, 4.90%	4.80%, 4.90%	0-93	1.50% (0-80)		
				5 YEARS		5.05%, 5.15% ≥ \$100K	5.05%, 5.15%	5.05%, 5.15%		2.00% (0-80)		
				7 YEARS		5.00%, 5.10% ≥ \$100K	5.00%, 5.10%	5.00%, 5.10%		2.00% (0-80)		
				10 YEARS		4.70%, 4.80% > \$100K	4.70%, 4.80%	4.70%, 4.80%		3.00% (0-80)		
		Multi-Choice Annuity	Multi-Year Guarantee	3 YEARS	Yes	4.85%, 4.95% ≥ \$100K	Multiple Liquidity Options	4.85%, 4.95%	4.85%, 4.95%	4.85%, 4.95%	0-93	1.50% (0-80)
				3 YEARS 10%		4.75%, 4.85% ≥ \$100K		4.75%, 4.85%	4.75%, 4.85%	1.50% (0-80)		
				5 YEARS		5.10%, 5.20% ≥ \$100K		5.10%, 5.20%	5.10%, 5.20%	2.50% (0-80)		
				5 YEARS 10%		5.00%, 5.10% ≥ \$100K		5.00%, 5.10%	5.00%, 5.10%	2.50% (0-80)		
				7 YEARS		4.95%, 5.05% ≥ \$100K		4.95%, 5.05%	4.95%, 5.05%	3.50% (0-80)		
				7 YEARS 10%		4.85%, 4.95% > \$100K		4.85%, 4.95%	4.85%, 4.95%	3.50% (0-80)		
		Optimum	Annual Rate	3 YEARS	No	5.00%	5.00%	5.00%		1.25% (0-79)		
		Preferred		5 YEARS		4.00%	4.00%	4.00%		2.75% (0-79)		
				8 YEARS		6.50% Year 1	3.00% minimum			3.25% (0-79)		

New Annuity With Death Benefit Rider
6.00% Guaranteed Growth (or More) No Underwriting
7.00% Commission Ask For More Details!!

More Rates on Page 2!!!!

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.10% Years 1, or 4.15% Years 1 ≥ \$50K or 4.50% Yrs 1 > \$100K, or 4.55% > \$250K	4.10%, or 4.15%, or 4.50%, or 4.55%	4.10%, or 4.15%, or 4.50%, or 4.55%	0-85 AGE 90 WITH RETURN OF PREMIUM ADDED	1.50% (0-75)
		Select Pro 5		5 YEARS		4.40% Years 1, or 4.60% Years 1 ≥ \$50K or 4.75% Yrs 1 > \$100K, or 4.80% > \$250K	4.40%, or 4.60%, or 4.75%, or 4.80%	4.40%, or 4.60%, or 4.75%, or 4.80%		2.50% (0-75)
		Select Pro 7		7 YEARS		4.45% Years 1, or 4.60% Years 1 ≥ \$50K or 4.75% Yrs 1 > \$100K, or 4.80% > \$250K	4.45%, or 4.60%, or 4.75%, or 4.80%	4.45%, or 4.60%, or 4.75%, or 4.80%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	4.50% Years 1, or 4.55% Years 1 > \$50K or 4.90% Yrs 1 > \$100K, or 4.95% > \$250K	4.50%, or 4.55%, 4.90%, or 4.95%	4.50%, or 4.55%, or 4.90%, or 4.95%		1.50% (0-75)
		Select Max 5		5 YEARS		4.80% Years 1, or 5.00% Years 1 > \$50K or 5.15% Yrs 1 > \$100K, or 5.20% > \$250K	4.80%, or 5.00%, 5.15%, or 5.20%	4.80%, or 5.00%, or 5.15%, or 5.20%		2.50% (0-75)
		Select Max 7		7 YEARS		4.85% Years 1, or 5.00% Years 1 > \$50K or 5.15% Yrs 1 > \$100K, or 5.20% > \$250K	4.85%, or 5.00%, 5.15%, or 5.20%	4.85%, or 5.00%, 5.15%, or 5.20%		3.25% (0-75)
	A+	Portfolio Edge SPDA	Annual Rate	7 YEARS	No	5.25% Year 1	2.50% minimum	RETURN OF PREMIUM	0-80	(0-80)
		Portfolio Edge FPDA	Annual Rate	9 YEARS	No	4.85% Year 1	2.50% minimum		0-80	(0-80)
	A+	AnnuityCare I	Annual Rate	9 YEARS	No	Leverage Existing Annuities & IRA Funds for LTC	1.00% minimum		0-85	4.75% (0-75)
		AnnuityCare II	Annual Rate	9 YEARS			1.00% minimum		0-80	6.50% (0-80)
	A+	MultiVantage	Multi-Year Guarantee	4 YEARS	Yes	4.90%	3.90%	4.15%	0-89	2.00% (0-75)
				5 YEARS		4.85%	3.85%	4.05%		2.50% (0-79)
				7 YEARS		4.80%	3.80%	3.94%		3.00% (0-79)
				10 YEARS		4.80%	3.80%	3.90%		3.50% (0-79)
		New Momentum QIO	Annual Rate	5.50%	(3.00% minimum)	2.00% (0-79)				
		New Momentum GRO 5	Annual Rate	7 YEARS	Yes	4.75%	4.00% (3.00% minimum)	0-85	5.00% (0-79)	
		New Momentum GRO 6	Annual Rate			4.65%	3.90% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.50%	3.75%			3.85%
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS	4.45%	3.70%	3.77%			
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.15%	(1.00% minimum)	0-85	4.00% (0-79)	
SPDA Series II 3 Year	Annual Rate	5.10%	4.10% (1.00% minimum)							
SPDA Series II 5 Year	Annual Rate	5.00%	4.00% (1.00% minimum)							
SPDA Series II 7 Year	Multi-Year Guarantee	4.90%	3.90%			4.04%				
	A+	MYGuarantee	Multi-Year Guarantee	5 YEARS	Yes	4.50%, 5.15% ≥ \$100K	4.50%, 5.15%	4.50%, 5.15%	0-85	2.00% (0-75)
				7 YEARS		4.50%, 5.00% ≥ \$100K	4.50%, 5.00%	4.50%, 5.00%		2.50% (0-75)

Don't forget about Guaranteed Income! We offer the best in SPIA, Deferred Income Annuities and Guaranteed Income Riders.

ASK ABOUT OUR INDEX ANNUITIES!!

Indicates Hottest Rates